



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Inventor: Y. KIMURA et al.

Group Art Unit: 3621

Appln. No.: 09/631,301

Examiner: D. Q. Le

Filed: August 2, 2000

For: INDIVIDUAL AUTHENTICATION METHOD, INDIVIDUAL  
AUTHENTICATION APPARATUS, ACCOUNTING METHOD,  
ACCOUNTING APPARATUS

SUPPLEMENTAL RESPONSE  
UNDER 37 CFR § 1.111

Assistant Commissioner of Patents  
Washington, D.C. 20231

Sir:

Supplemental to the Amendment filed March 24, 2003, the  
applicants hereby supplement the arguments for allowance of the  
pending claims as follows.

Foldare et al. and Walker et al. are discussed in detail in  
the Amendment filed March 24, 2003. In addition to the points  
made in the Amendment of March 24, 2003, the Applicants  
respectfully submit that claims 4-6 are allowable for the  
following further reasons.

Claims 3 and 5 recite registering an accounting amount in  
the member database together with an information about service  
presentation, when receiving a signal approving the payment of

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the charge by the debtor from the mobile communication terminal, and deducting the accounting amount from a bank account registered preliminarily.

The Applicants submit that Foldare et al. and Walker et al. do not teach this subject matter because they merely disclose credit/debit card systems where the central computer is provided merely for, at the time of a possible sales transaction, authentication of the user or facility, but not for actual registering of an accounting amount or deducting of an accounting amount from a bank account. Such registering or deducting will occur only after the sales transaction has been completed.

Thus, for this further reason, it is submitted that claims 3 and 5, and claims 4 and 6 dependent therefrom, are allowable over the applied references, whether considered alone or together.

In view of the above and the remarks filed March 24, 2003, it is submitted that this application is in condition for allowance and a notice to that effect is respectfully solicited.

If any issues remain which may best be resolved through a telephone communication, the Examiner is requested to telephone

the undersigned at the local Washington, D.C. telephone number listed below.

Respectfully submitted,

James E. Ledbetter  
Registration No. 28,732

*Not Sign*

Date: March 25, 2003  
JEL/DWW/att

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